



TORQ Analysis of Accountants to Financial Examiners

INPUT SECTION:

Transfer	Title	O*NET	Filters		
From Title:	Accountants	13-2011.01	Abilities:	Importance Level: 50	Weight: 1
To Title:	Financial Examiners	13-2061.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

OUTPUT SECTION:

Grand TORQ:

90

Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	95	Level	86	Level	89

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Fluency of Ideas	55	11	59	Reading Comprehension	73	13	89	English Language	66	1	80
Speech Recognition	53	7	75	Writing	67	15	74	Law and Government	61	1	74
Originality	50	8	62	Monitoring	76	5	78				
Problem Sensitivity	64	5	81	Critical Thinking	67	4	77				
Inductive Reasoning	62	5	78	Learning Strategies	66	4	71				
Oral Comprehension	64	4	75	Active Listening	69	1	82				
Speech Clarity	50	4	68	Active Learning	67	1	72				
Written Comprehension	64	2	81								
Oral Expression	66	2	75								
Information Ordering	57	2	75								
Speed of Closure	48	2	59								
Written Expression	60	1	68								

LEVEL and IMPT (IMPORTANCE) refer to the Target Financial Examiners. GAP refers to level difference between Accountants and Financial Examiners.

ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Accountants	Financial Examiners	Importance
Written Comprehension	62	64	81







Problem Sensitivity	59	64	81
Deductive Reasoning	69	67	81
Inductive Reasoning	57	62	78
Oral Comprehension	60	64	75
Oral Expression	64	66	75
Information Ordering	55	57	75
Near Vision	66	62	75
Speech Recognition	46	53	75
Written Expression	59	60	68
Speech Clarity	46	50	68
Category Flexibility	53	50	65
Originality	42	50	62
Mathematical Reasoning	64	53	62
Number Facility	69	60	62
Fluency of Ideas	44	55	59
Speed of Closure	46	48	59
Perceptual Speed	42	42	59
Selective Attention	41	41	59
Flexibility of Closure	51	48	56

Skill Level Comparison - Abilities with importance scores over 69

Description	Accountants	Financial Examiners	Importance
Reading Comprehension	60	73	89
Active Listening	68	69	82
Monitoring	71	76	78
Critical Thinking	63	67	77
Writing	52	67	74
Active Learning	66	67	72
Learning Strategies	62	66	71
Time Management	71	66	71



Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Accountants	Financial Examiners	Importance
English Language	 6566		80
Economics and Accounting	 7368		75
Law and Government	 6061		74

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Accountants	Financial Examiners	Description	Accountants	Financial Examiners
10+ years	0%	2%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	2%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	27%	29%	Master's Degree	0%	0%
2-4 years	37%	47%	Post-Bachelor Cert	3%	10%
1-2 years	7%	13%	Bachelors	80%	81%
6-12 months	26%	6%	AA or Equiv	1%	0%
3-6 months	0%	0%	Some College	10%	2%
1-3 months	0%	0%	Post-Secondary Certificate	0%	0%
0-1 month	0%	0%	High School Diploma or GED	3%	2%
None	1%	0%	No HSD or GED	0%	0%

Accountants

Financial Examiners

Most Common Educational/Training Requirement:

Bachelor's degree

Bachelor's degree

Job Zone Comparison

4 - Job Zone Four: Considerable Preparation Needed
A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.

Most of these occupations require a four - year bachelor's degree, but some do not.

Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

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Tasks

Accountants

Financial Examiners

Core Tasks

Core Tasks



Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.

Specific Tasks

Occupation Specific Tasks:

- Advise clients in areas such as compensation, employee health care benefits, the design of accounting or data processing systems, or long-range tax or estate plans.
- Advise management about issues such as resource utilization, tax strategies, and the assumptions underlying budget forecasts.
- Analyze business operations, trends, costs, revenues, financial commitments, and obligations, to project future revenues and expenses or to provide advice.
- Appraise, evaluate, and inventory real property and equipment, recording information such as the description, value and location of property.
- Compute taxes owed and prepare tax returns, ensuring compliance with payment, reporting or other tax requirements.
- Develop, implement, modify, and document recordkeeping and accounting systems, making use of current computer technology.
- Develop, maintain, and analyze budgets, preparing periodic reports that compare budgeted costs to actual costs.
- Establish tables of accounts and assign entries to proper accounts.
- Investigate bankruptcies and other complex financial transactions and prepare reports summarizing the findings.
- Maintain or examine the records of government agencies.
- Prepare forms and manuals for

Generalized Work Activities:

- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work.

Specific Tasks

Occupation Specific Tasks:

- Confer with officials of real estate, securities, or financial institution industries in order to exchange views and discuss issues or pending cases.
- Direct and participate in formal and informal meetings with bank directors, trustees, senior management, counsels, outside accountants and consultants in order to gather information and discuss findings.
- Establish guidelines for procedures and policies that comply with new and revised regulations, and direct their implementation.
- Evaluate data processing applications for institutions under examination in order to develop recommendations for coordinating existing systems with examination procedures.
- Examine the minutes of meetings of directors, stockholders and committees in order to investigate the specific authority extended at various levels of management.
- Investigate activities of institutions in order to enforce laws and regulations and to ensure legality of transactions and operations or financial solvency.
- Plan, supervise, and review work of assigned subordinates.
- Prepare reports, exhibits and other supporting schedules that detail an institution's safety and soundness, compliance with laws and regulations, and recommended solutions to questionable financial conditions.
- Recommend actions to ensure compliance



accounting and bookkeeping personnel, and direct their work activities.

- Prepare, examine, or analyze accounting records, financial statements, or other financial reports to assess accuracy, completeness, and conformance to reporting and procedural standards.
- Provide internal and external auditing services for businesses or individuals.
- Report to management regarding the finances of establishment.
- Represent clients before taxing authorities and provide support during litigation involving financial issues.
- Serve as bankruptcy trustees or business valuers.
- Survey operations to ascertain accounting needs and to recommend, develop, or maintain solutions to business and financial problems.
- Work as Internal Revenue Service (IRS) agents.

Detailed Tasks

Detailed Work Activities:

- advise clients on financial matters
- analyze applicant's financial status
- analyze budgets
- analyze financial data
- analyze financial information to project future revenues or expense
- appraise, evaluate, or inventory real property or equipment
- compile data for financial reports
- compute financial data
- compute taxes
- conduct financial investigations
- confer with taxpayer or representative
- determine tax liability according to prescribed laws
- develop budgets
- develop or maintain budgeting databases
- direct and coordinate financial activities
- evaluate degree of financial risk
- fill out business or government forms
- follow tax laws or regulations
- inspect account books or system for efficiency, effectiveness, or acceptability
- maintain account records
- maintain record of organization expenses
- make revenue forecasts
- note discrepancies in financial records
- obtain financial information from individuals
- perform general financial analysis
- prepare audit reports or recommendations
- prepare financial reports

with laws and regulations, or to protect solvency of institutions.

- Resolve problems concerning the overall financial integrity of banking institutions including loan investment portfolios, capital, earnings, and specific or large troubled accounts.
- Review and analyze new, proposed, or revised laws, regulations, policies, and procedures in order to interpret their meaning and determine their impact.
- Review applications for mergers, acquisitions, establishment of new institutions, acceptance in Federal Reserve System, or registration of securities sales in order to determine their public interest value and conformance to regulations, and recommend acceptance or rejection.
- Review audit reports of internal and external auditors in order to monitor adequacy of scope of reports or to discover specific weaknesses in internal routines.
- Review balance sheets, operating income and expense accounts, and loan documentation in order to confirm institution assets and liabilities.
- Train other examiners in the financial examination process.
- Verify and inspect cash reserves, assigned collateral, and bank-owned securities in order to check internal control procedures.

Detailed Tasks

Detailed Work Activities:

- analyze financial data
- approve or disallow application or license
- conduct financial investigations
- conduct training for personnel
- confer with authorities or community groups
- confer with management or users
- confer with other departmental heads to coordinate activities
- coordinate employee continuing education programs
- develop policies, procedures, methods, or standards
- direct and coordinate activities of workers or staff
- direct and coordinate financial activities
- direct implementation of new procedures, policies, or programs
- enforce laws, ordinances, or regulations
- examine documents for completeness, accuracy, or conformance to standards
- explain government laws or regulations
- gather relevant financial data
- interpret laws or legislation



- prepare periodic reports comparing budgeted costs to actual costs
- prepare tax reports
- prepare tax returns
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access and retrieve financial data
- use cost benefit analysis techniques
- use spreadsheet software
- use statistical cost estimation methods
- verify bank or financial transactions
- write administrative procedures services manual

Technology - Examples

Accounting software

- Accounts payable software
- Accounts receivable software
- Accurate NXG
- AcorynSystems Activity Based Costing/Management ABC/M
- AdaptaSoft CyberPay
- Asset management software
- ATX Total Accounting Office
- ATX Total Engagement Office
- Automation Counselors municipiPAL
- Best MP Fund Accounting
- Billing software
- CCIS AccountAbility
- Cost accounting software
- CYMA IV Accounting for Windows
- Evron Computer Systems SAGE PFW (Platinum For Windows)
- Financial reporting software
- Financial statement software
- FRx Software Microsoft FRx
- Fund accounting software
- General ledger software
- Heron CrossTie General Ledger

- make presentations
- note discrepancies in financial records
- oversee execution of organizational or program policies
- perform general financial analysis
- plan scientific research or investigative studies
- prepare audit reports or recommendations
- prepare correspondence relating to financial discrepancies
- prepare financial reports
- prepare instruction manuals
- recommend action to ensure compliance
- review laws
- use computers to enter, access and retrieve financial data
- use government regulations
- use knowledge of investigation techniques
- use knowledge of relevant laws
- use oral or written communication techniques
- verify investigative information

Technology - Examples

Compliance software

- Financial compliance software
- NILS INSource
- ODEN Insurance Services State Rules & Regulations
- Oversight Systems software
- System for Electronic Rate and Form Filing SERFF

Data base user interface and query software

- Microsoft Access

Financial analysis software

- ACL Business Assurance Analytics software
- Auditing software
- Financial transaction analysis software
- General Examination System GENESYS
- PricewaterhouseCoopers TeamMate

Information retrieval or search software

- LexisNexis software
- Westlaw

Internet browser software

- Web browser software



- Intuit QuickBooks

- Invoice software

- Lead Activity Analyzer

- Lead Business Analyzer

- Micronetics Xpert Write-up

- Multiview Accounts Receivable

- New Millennium Communications Genesis Accounting

- Pro Systems Client Write-Up System for Windows

- Profit Developers Electronic File Interchange

- PROPHIX Enterprise

- Roundtable Software Advantage Accounting System

- Sage CPAAccounts Payable

- Sage CPAAccounts Receivable

- Sage CPAClient Checkbook

- Sage CPAPractice Manager

- Sage Peachtree

- Sage Software BusinessWorks

- Sage Software Peachtree software

- Softrax Revenue Management

- Summit Software Summit Biofuels Accounting

- UA Business Software Professional Edition

Compliance software

- Accounting compliance software

- ACCUCert software

- FLS eDP PAYROLLtax

- Intrax ProcedureNet

- Paisley Cardmap

- Paisley Focus Control Assurance

- Paisley RiskNavigator

- Tax compliance property tax management software

Customer relationship management CRM software

Presentation software

- Presentation software

Project management software

- Investigation management software

- Microsoft Project

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- Adding machines

- Desktop computers

- Notebook computers

- Personal computers



- Blackbaud The Raiser's Edge

Data base reporting software

- Business Objects Crystal Reports

Data base user interface and query software

- Microsoft Access

- Practice management software PMS

- Sage Solutions CPAPayroll

Development environment software

- eXtensible Business Reporting Language XBRL

Document management software

- Accutrac software

- Document management software

- OmniRIM software

- Sage CPADocument Manager

Enterprise application integration software

- Business Objects Data Integrator

Enterprise resource planning ERP software

- Accountants Templates JAZZ-It!

- AcornSystems Corporate Performance Management

- Cartesis ES Magnitude

- Great Plains software

- Hyperion Solutions System 9

- Microsoft Dynamics GP

- Microsoft Dynamics NAV

- Microsoft Dynamics SL

- Microsoft Great Plains Solomon

- NetSuite NetERP

- Sage Accpac

- Sage MAS 200

- Sage Software Platinum for Windows PFW

Financial analysis software

- Accounting fraud detection software

- AuditWare software

- Brentmark Estate Planning Quickview



- Cammack Computations Inter-Est
- Cartesis Magnitude iAnalysis
- Estate planning software
- Fixed-assets depreciation software
- MethodWare ProAudit Advisor
- Microsoft FRx
- OSI TrustWise
- Paisley AutoAudit
- Paisley IssueTrack
- Payables Tests Sets for ACL software
- Pentana audit work system PAWS
- RSM McGladrey Advanced Practice Solutions Paperless Audit
- RSM McGladrey Auditor Assistant
- Sage MAS 500
- Sync Essentials Trade Accountant
- Human resources software
- Sage Software Abra HRMS
- Inventory management software
- AIM Asset Management Software
- Sage MAS 90
- Office suite software
- Microsoft Office
- Operating system software
- Microsoft Windows
- Presentation software
- Microsoft PowerPoint
- Spreadsheet software
- Microsoft Excel
- Tax preparation software
- 1099 ProsSoftware
- Abacus Tax Software
- Advanced Micro Systems 1099-Etc
- American Riviera Magtax
- ATX Total Tax Office



- Avalara AvaTax ST
 - BNA Estate and Gift Tax Suite
 - BNA Income Tax Planning Solutions
 - BNA Sales and Use Tax Rates and Forms
 - CCH ProSystem fx TAX
 - Creative Solutions UltraTax 1040
 - H&R Block TaxCut Software
 - IDMS Account Ability
 - Income tax return preparation software
 - Intuit Lacerte
 - Intuit ProSeries
 - Intuit TurboTax
 - KPB Associates TaxStream
 - NewPortWave Year End Solutions
 - Ortax Software IntelliTax Business for Windows
 - Ortax Software IntelliTax Classic
 - Thomson GoSystem Tax
 - Universal Tax Systems TaxWise
- Time accounting software
- Payroll software
- Transaction server software
- Tumbleweed SecureTransport
- Word processing software
- Microsoft Word

Tools - Examples

- 10-key calculators
- Desktop computers
- Fax machines
- Notebook computers
- Personal computers
- Personal digital assistants PDA
- Photocopying equipment
- Scanners



- Tablet computers

Labor Market Comparison

Description	Accountants	Financial Examiners	Difference
Median Wage	\$ 48,110	\$ 55,110	\$ 7,000
10th Percentile Wage	\$ 33,700	\$ 36,750	\$ 3,050
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 62,620	\$ 71,670	\$ 9,050
90th Percentile Wage	\$ 81,400	\$ 82,820	\$ 1,420
Mean Wage	\$ 53,860	\$ 58,060	\$ 4,200
Total Employment - 2007	3,250	120	-3,130
Employment Base - 2006	3,967	116	-3,851
Projected Employment - 2016	4,395	120	-4,275
Projected Job Growth - 2006-2016	10.8 %	3.5 %	-7.3 %
Projected Annual Openings - 2006-2016	113	2	-111

National Job Posting Trends

Trend for Accountants

Trend for
Financial
ExaminersData from [Indeed](http://Indeed.com)

Recommended Programs



Occupational Safety and Health Tech./Technician

Occupational Safety and Health Technology/Technician. A program that prepares individuals to apply basic engineering principles and technical skills in support of engineers and other professionals engaged in maintaining job-related health and safety standards. Includes instruction in safety engineering principles, inspection and monitoring procedures, testing and sampling procedures, laboratory techniques, applications to specific work environments, and report preparation.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	www.cmcc.edu
Central Maine Community College	1250 Turner St	Auburn	www.cmcc.edu

Accounting

Accounting. A program that prepares individuals to practice the profession of accounting and to perform related business functions. Includes instruction in accounting principles and theory, financial accounting, managerial accounting, cost accounting, budget control, tax accounting, legal aspects of accounting, auditing, reporting procedures, statement analysis, planning and consulting, business information systems, accounting research methods, professional standards and ethics, and applications to specific for-profit, public, and non-profit organizations.

Institution	Address	City	URL
University of Maine at Augusta	46 University Dr	Augusta	www.uma.maine.edu/
Beal College	99 Farm Road	Bangor	bealcollege.edu
Husson College	One College Circle	Bangor	www.husson.edu
Husson College	One College Circle	Bangor	www.husson.edu
University of Maine at Machias	9 O'Brien Ave	Machias	www.umm.maine.edu
University of Maine		Orono	www.umaine.edu/
Andover College	901 Washington Ave	Portland	WWW.ANDOVERCOLLEGE.edu
Andover College	901 Washington Ave	Portland	WWW.ANDOVERCOLLEGE.edu
University of Southern Maine	96 Falmouth St	Portland	www.usm.maine.edu
University of Southern Maine	96 Falmouth St	Portland	www.usm.maine.edu
University of Maine at Presque Isle	181 Main St	Presque Isle	www.umpi.maine.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu
York County Community College	112 College Drive	Wells	www.yccc.edu

Taxation

Taxation. A program that prepares individuals to provide tax advice and management services to individuals and corporations. Includes instruction in tax law and regulations, tax record systems, individual and corporate income taxation, tax planning, partnerships and fiduciary relationships, estates and trusts, property depreciation, capital gains and losses, dispositions, transfers, liquidity, valuation, and applications to specific tax problems.

Institution	Address	City	URL
Thomas College	180 W River Rd	Waterville	www.thomas.edu



Maine Statewide Promotion Opportunities for Accountants

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
13-2011.01	Accountants	100	4	3,250	\$48,110.00	\$0.00	11%	113
13-2051.00	Financial Analysts	92	4	210	\$71,380.00	\$23,270.00	10%	4
13-2061.00	Financial Examiners	90	4	120	\$55,110.00	\$7,000.00	3%	2
13-2031.00	Budget Analysts	89	4	170	\$57,290.00	\$9,180.00	3%	5
15-2011.00	Actuaries	89	5	0	\$53,980.00	\$5,870.00	0%	0
13-2052.00	Personal Financial Advisors	88	3	360	\$94,100.00	\$45,990.00	10%	13
13-2011.02	Auditors	87	4	3,250	\$48,110.00	\$0.00	11%	113
19-3011.00	Economists	87	5	50	\$49,150.00	\$1,040.00	2%	2
11-3031.01	Treasurers and Controllers	87	5	2,440	\$67,670.00	\$19,560.00	7%	58
13-2053.00	Insurance Underwriters	86	3	460	\$56,090.00	\$7,980.00	-1%	12
41-3031.01	Sales Agents, Securities and Commodities	86	4	0	\$65,230.00	\$17,120.00	5%	33
11-3031.02	Financial Managers, Branch or Department	86	4	2,440	\$67,670.00	\$19,560.00	7%	58
41-3031.02	Sales Agents, Financial Services	86	4	0	\$65,230.00	\$17,120.00	5%	33
13-2072.00	Loan Officers	85	3	1,450	\$49,380.00	\$1,270.00	9%	29
11-3041.00	Compensation and Benefits Managers	83	3	200	\$68,560.00	\$20,450.00	2%	5

Top Industries for Financial Examiners

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Federal government, excluding postal service	919999	22.55%	5,771	5,455	-5.47%
State government, excluding education and hospitals	929200	13.89%	3,554	3,488	-1.87%
Depository credit intermediation	522100	13.59%	3,476	3,544	1.95%
Securities and commodity contracts, brokerages, and exchanges	5231-2	7.56%	1,934	2,772	43.28%



Other nondepository credit intermediation, including real estate credit and consumer lending	522290	6.44%	1,647	1,975	19.92%
Other financial investment activities	523900	5.74%	1,469	2,070	40.93%
Monetary authorities - central bank	521100	5.58%	1,429	1,508	5.55%
Management of companies and enterprises	551100	5.20%	1,332	1,535	15.28%
Activities related to credit intermediation	522300	1.82%	466	603	29.48%
Direct insurance (except life, health, and medical) carriers	524120	1.68%	431	451	4.52%
Management, scientific, and technical consulting services	541600	1.56%	399	712	78.52%
Local government, excluding education and hospitals	939300	1.08%	277	312	12.34%
Other insurance related activities	524290	0.72%	186	222	19.53%
Data processing, hosting, and related services	518200	0.49%	126	170	35.19%
Colleges, universities, and professional schools, public and private	611300	0.46%	118	132	11.87%

Top Industries for Accountants

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Accounting, tax preparation, bookkeeping, and payroll services	541200	21.37%	272,351	355,310	30.46%
Self-employed workers, primary job	000601	7.79%	99,236	105,724	6.54%
Management of companies and enterprises	551100	5.38%	68,525	86,895	26.81%
Local government, excluding education and hospitals	939300	3.32%	42,296	52,267	23.57%
State government, excluding education and hospitals	929200	3.06%	39,011	42,109	7.94%
Depository credit intermediation	522100	2.04%	26,041	26,549	1.95%
Colleges, universities, and professional schools, public and private	611300	2.01%	25,611	28,652	11.87%
Federal government, excluding postal service	919999	1.85%	23,630	20,105	-14.92%
Self-employed workers, secondary job	000602	1.75%	22,317	22,217	-0.45%
Management, scientific, and technical consulting services	541600	1.45%	18,502	36,334	96.38%
Employment services	561300	1.43%	18,183	25,315	39.22%
Computer systems design and related services	541500	1.21%	15,429	22,915	48.52%
General medical and surgical hospitals, public and private	622100	1.16%	14,756	16,337	10.71%
Office administrative services	561100	1.09%	13,937	19,438	39.47%

Other financial investment activities	523900	1.03%	13,154	20,391	55.02%
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